

Form ntefncurv – testntefncurv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-31104-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James M Kudrick  
245 Cedar Grove Road  
Toms River, NJ 08753

Gloria C Kudrick  
aka Gloria C Hosking  
245 Cedar Grove Road  
Toms River, NJ 08753

Social Security No.:

xxx-xx-7266

xxx-xx-2090

Employer's Tax I.D. No.:

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**NOTICE OF RECEIPT OF RESPONSE TO  
NOTICE OF FINAL CURE PAYMENT**

TO: James M Kudrick and Gloria C Kudrick  
Debtor(s)

You are hereby notified that a Response to Notice of Final Cure Payment has been filed. Under Fed. R. Bankr. P. 3002.1(h), if you disagree with the creditor's response, a motion must be filed to determine whether the debtor has cured the default and paid post-petition amounts.

Dated: October 26, 2023

JAN: wdr

Jeanne Naughton, Clerk

In re:  
James M Kudrick  
Gloria C Kudrick  
Debtors

Case No. 18-31104-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 26, 2023

Form ID: ntcfncur

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James M Kudrick, Gloria C Kudrick, 245 Cedar Grove Road, Toms River, NJ 08753-4346

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor CSMC 2021-JR2 Trust ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor ABS REO Trust VI dmcdonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor ABS Loan Trust VI dmcdonough@flwlaw.com

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Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for CSMC 2021-JR2 Trust jmanzo@spinellalawgroup.com
Jill Manzo	on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. jmanzo@spinellalawgroup.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for ABS REO TRUST VI jmanzo@spinellalawgroup.com
Jill Manzo	on behalf of Creditor CSMC 2021-JR2 Trust jmanzo@spinellalawgroup.com
John Michael McDonnell	on behalf of Debtor James M Kudrick jmcdonnell@mchfirm.com
John Michael McDonnell	on behalf of Joint Debtor Gloria C Kudrick jmcdonnell@mchfirm.com
Melissa N. Licker	on behalf of Creditor ABS REO Trust VI mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for ABS REO TRUST VI bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor ABS Loan Trust VI bankruptcy@fskslaw.com
Sean O'Brien	on behalf of Creditor BANK OF AMERICA N.A. sean@piekarski-law.com
Tammy L. Terrell	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2021-JR2 Trust bankruptcy@fskslaw.com
Tammy L. Terrell	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for ABS REO TRUST VI bankruptcy@fskslaw.com
Tammy L. Terrell	on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. bankruptcy@fskslaw.com
Tammy L. Terrell	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for CSMC 2021-JR2 Trust bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 21